Patent Application

FEB 1 Q 2008

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: Application of:

Cohen

Serial No.:

09/955,464

Filing Date:

9/18/2001

For:

Internet-Based

Financial Vehicles

Examiner:

Olabode Akintola

Art Unit:

3624

Attorney Docket No.:

4018.016

Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450

Transmittal Letter (9 pages total including this page)

Enclosed please find a Response to the Office Action of 10-18-07, including a request for all extensions of the time provided for response deemed necessary. The Commissioner is hereby authorized to charge all amounts due for the present transmittal to Deposit Account No. 50-1604.

Dated: February 19, 2008

Respectfully submitted,

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CERTIFICATE OF MAILING (FACSIMILE TRANSMISSION)

Uhereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office at Facsimile Number 571-273-8300 on February 19, 2008.

Morris V. Cohen

Transmission Date: February 19, 2008

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Serial No. 09/955,464 filed 9/18/2001 Amendment and Response of Feb. 19, 2008 to Office Action of Oct. 18, 2007

Amendment and Response to Office Action of October 18, 2007

In response to the Office Action of October 18, 2007, please amend the above-captioned application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this transmittal.

Remarks begin on page 9 of this transmittal.